

Exhibit 3

SYNOPSIS OF CUSTOMER MEETING

DATE	20 MARCH 2002
CUSTOMER	INTERPAL
ATTENDEES	BELINDA LANE , JIHAD QUNDIL
LOCATION	CUST'S PREMISES, CRICKLEWOOD

- Nature of operations has remained the same ie charity which receives donations from the muslim community mainly around the 2 religious festivals – Ramadan just before xmas (60% of income rec'd during this period) and Haj (Pilgrimage) in March. A core mailing list of approx 12000 is maintained. Assistance is then provided to various charities mainly in the Westbank, Gaza and Lebanon which can comprise of food parcels aswell as cash. There is also a summer campaign specifically on behalf of muslim orphans.
- Since further troubles in this area of the world commenced in Sept 2000 there have been a number of emergency campaigns for assistance which resulted in donations almost doubling in 2000 from £1.6m (99) to £3.2m
- 40% of income is from organisations and charities abroad – mainly Saudi Arabia, Yemen and Europe often representing payment for Qurbani which is a sacrificial ceremony carried out on their behalf by Interpal
- JQ raised the issue of terrorism and mentioned that they had received a number of calls from the media – he pointed out that they were confident that they would not encounter any problems as they were fully investigated by the Charities Commission in 1996 and found to be clear.
- Presently 7 staff – stakeholder scheme now in place with First Ethical
- Lease on the trading premises has now expired and they are looking for a f/h in the Park Royal area – will fund from own resources, the sale of several inv properties in Wales and short-term loans from other charities
- Income has continued at a similar level in 2001
- Know your customer – JQ to forward ID for each of 4 signatories together with addresses to enable us to undertake cr searches
- Interested in Bankline and Autopay – also discussed pymt mgr but not attractive given costs
- I will raise possibility of exchange rate business in my letter
- Also interested in direct debit originator service and details of charges provided

Rm4 Action

- Please diarise for receipt of id etc
- Please obtain autopay and bankline brochure to accompany my letter
- Tf this acc to us from Islington
- Order TAFs on all accounts for full transmission review